

Information to identify the case:

Debtor 1 Jason Thomas Eichenberg
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4191**

EIN ---

Debtor 2 Maria Eichenberg
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5948**

EIN ---

United States Bankruptcy Court **District of New Jersey**

Case number: **16-27479-JNP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jason Thomas Eichenberg

Maria Eichenberg
aka Maria Foglia

12/23/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jason Thomas Eichenberg
 Maria Eichenberg
 Debtors

Case No. 16-27479-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Dec 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2016.

db/jdb
 cr Jason Thomas Eichenberg, Maria Eichenberg, 115 8th Street, West Deptford, NJ 08086-3053
 +ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 516387820 +Capital One Auto Finance, CB Disputes Team, PO Box 259407, Plano, TX 75025-9407
 516387827 MOHELA Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
 516387828 Navient Solutions Inc., Department of Education Loan Services, PO Box 9635,
 Wilkes-Barre, PA 18773-9635
 516387829 RoundPoint Mortgage Servicing Corp, PO Box 19409, Charlotte, NC 28219-9409

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 23 2016 22:37:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 23 2016 22:37:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: AISACG.COM Dec 23 2016 22:28:00 Capital One Auto Finance, a division of Capital On,
 Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 23 2016 22:34:18
 Capital One Auto Finance, a division of Capital On, Ascension Capital Group,
 P.O. Box 165028, Irving, TX 75016-5028
 516559087 +E-mail/Text: mary.stewart@abcofcu.org Dec 23 2016 22:38:59 ABCO Federal Credit Union,
 PO Box 247, Rancocas, NJ 08073-0247
 516387817 EDI: HNDA.COM Dec 23 2016 22:28:00 American Honda Finance Corp, PO Box 168088,
 Irving, TX 75016-8088
 516387818 EDI: BANKAMER.COM Dec 23 2016 22:28:00 Bank of America, N.A., Bankruptcy Department,
 NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012
 516387819 EDI: CAPITALONE.COM Dec 23 2016 22:28:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 516410298 +EDI: AISACG.COM Dec 23 2016 22:28:00 Capital One Auto Finance,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 516410298 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 23 2016 22:34:29
 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028,
 Irving, TX 75016-5028
 516387821 +EDI: CITICORP.COM Dec 23 2016 22:28:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 516387822 +EDI: WFNNB.COM Dec 23 2016 22:28:00 Comenity Bank, PO Box 182125,
 Columbus, OH 43218-2125
 516387823 EDI: RCSDELL.COM Dec 23 2016 22:28:00 Dell Financial Services,
 Attn Bankruptcy/Correspondence, PO Box 81577, Austin, TX 78708-1577
 516387824 EDI: RMSC.COM Dec 23 2016 22:28:00 JC Penney Synchrony Bank, Bankruptcy Department,
 PO Box 965060, Orlando, FL 32896-5060
 516387825 E-mail/Text: camanagement@mtb.com Dec 23 2016 22:37:44 M&T Bank, PO Box 840,
 Buffalo, NY 14240
 516387826 +EDI: TSYS2.COM Dec 23 2016 22:28:00 Macys Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 516387830 +E-mail/Text: bankruptcy@southjerseyfcu.com Dec 23 2016 22:37:57
 South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530,
 Deptford, NJ 08096-0530
 516390144 EDI: RMSC.COM Dec 23 2016 22:28:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530,
 Deptford, NJ 08096-0530

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Dec 23, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2016 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francis Landgrebe on behalf of Joint Debtor Maria Eichenberg flandgrebe@verizon.net
Francis Landgrebe on behalf of Debtor Jason Thomas Eichenberg flandgrebe@verizon.net
Robert J. Malloy on behalf of Creditor South Jersey Federal Credit Union
ecf.rjmalloylaw@gmail.com

TOTAL: 5